

**CLEAN COPY OF THE SPECIFICATION**

An issuer can issue different types and versions of credit card products. For example, issuer 102b could offer a VISA product and a MASTERCARD product. Each product could be offered in standard, gold and platinum versions. The Product/System blocks shown in Fig. 1 correspond to different products. If issuer 102b issues a VISA product and a MASTERCARD product, then Product/System 104a could correspond to the VISA product and Product/System 104b could correspond to the MASTERCARD product. An issuer typically uses either a BIN (bank identification number) or an IIN (issuer identification number) to identify its different credit card products. Such products have different terms and conditions governing their use, which are generally independent between the different products of different issuers. Products as used herein include various financial transaction products, including credit lending products, stored value products, secured credit lending products, credit cards, debit cards, fixed loan products and financial transaction products issued by specific providers of goods and services, such as specific merchants.